

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 09/839,745 Confirmation No.: 1294
Applicant : MICHAEL J. HORGAN
Title : METHOD AND SYSTEM FOR UBIQUITOUS ENABLEMENT OF
ELECTRONIC CURRENCY
Filed : 04/19/2001
TC/A.U. : 3693
Examiner : JOCELYN GREIMEL
Docket No. : IPS5019.01A
Cust. No. : 8156

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Dear Sir:

In response to the Office Action mailed on January 5, 2007, please reconsider the above-identified U.S. patent application in view of the discussion and arguments presented herein.

Listing of Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.